

# Billions for the Bankers - Debts for the People

## The Real Story Of The Money-Control Over America

**by Sheldon Emry**

"The love of money is the root of all evil." (*1 Tim. 6:10*) "If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury." *Exodus 22:25*

"Take no usury of him, or increase...thou shalt not give him thy money upon usury." *Leviticus 25:36-67*

"Unto thy brother thou shalt not lend upon usury: That the Lord thy God may bless thee." *Deuteronomy 23:20*

**In the early Church, any interest on debt was considered usury.**

**-- If the American people ever allow private banks to control the issue of their money, first by inflation and then by deflation, the banks and corporations that will grow up around them (around the banks), will deprive the people of their property until their children will wake up homeless on the continent their fathers conquered. -- Thomas Jefferson**

## Three Types Of Conquest

History reveals nations can be conquered by the use of one or more of three methods. The most common is conquest by war. In time, though, this method usually falls, because the captives hate the captors and rise up and drive them out if they can. Much force is needed to maintain control, making it expensive for the conquering nation.

A second method is by religion, where men are convinced they must give their captors part of their earnings as "obedience to God." Such a captivity is vulnerable to philosophical exposure or by overthrow by armed force, since religion by its nature lacks military force to regain control, once its captives become "disillusioned."

The third method can be called **economic conquest**. It takes place when nations are placed under "tribute" without the use of visible force or coercion, so that the victims do not realize they have been conquered. **"Tribute" is collected from them in the form of "legal" debts and taxes**, and they believe they are paying it for their own good, for the good of others, or to protect all from some enemy. Their captors become their "benefactors" and "protectors." Although this is the slowest to impose, it is often quite long-lasting, as the captives do not see any military force arrayed against them, their religion is left more or less intact, they have freedom to speak and to travel, and they participate in "elections" for their rulers. **Without realizing it, they are conquered, and the instruments of their own society are used to transfer their wealth to their captors** and make the conquest complete. **In 1900 the average American worker paid few taxes and had little debt.**

**Last year payments on debts and taxes took more than half of what he earned. Is it possible a form of conquest has been imposed on our people?**

Read the following pages and decide for yourself. And may God have mercy on this once debt-free and great nation, in Christ, the author.

## BILLIONS for the BANKERS - DEBTS for the PEOPLE

Americans, living in what is called the richest nation on earth, seem always to be short of money. Wives are working in unprecedented numbers, husbands hope for overtime hours to earn more, or take part-time jobs evenings and weekends, children look for odd jobs for spending money, the family debt climbs higher, and psychologists say one of the biggest causes of family quarrels and breakups is "arguments over money." Much of this trouble can be traced to our present "debt-money" system. Too few Americans realize why Christian Statesmen wrote into Article I of the U.S. Constitution:

**"Congress shall have the Power to Coin Money and Regulate the Value Thereof."**

They did this, as we will show, in prayerful hope it would prevent "love of money" from destroying the Republic they had founded. We shall see how subversion of Article I and violation of God's Law on interest has brought on us the evil of which God's Word had warned.

## **Adequate Money Supply Needed**

An adequate supply of money is indispensable to civilized society. We could forego many other things, but without money industry would grind to a halt, farms would become only self-sustaining units, surplus food would disappear, jobs requiring the work of more than one man or one family would remain undone, shipping and large movements of goods would cease, hungry people would plunder and kill to remain alive, and all government except family or tribe would cease to function. An overstatement, you say? Not at all. Money is the blood of civilized society, the means of all commercial trade except simple barter. It is the measure and the instrument by which one product is sold and another purchased. Remove money or even reduce the supply below that which is necessary to carry on current levels of trade, and the results are catastrophic. For an example, we need only look at America's Depression of the early 1930's.

## **The Bankers Depression Of The 1930's**

In 1930 America did not lack industrial capacity, fertile farm land, skilled and willing workers or industrious farm families. It had an extensive and highly efficient transportation system in railroads, road networks, and inland and ocean waterways. Communications between regions and localities were the best in the world, utilizing telephone, Teletype, radio, and a well-operated government mail system. No war had ravaged the cities or the countryside, no pestilence weakened the population, nor had famine stalked the land.

**The United States of America in 1930 lacked only one thing: an adequate supply of money to carry on trade and commerce.** In the early 1930's, Bankers, not Congress, had become the only source of new money and credit. Bankers deliberately refused loans to industries, stores and farms.

Payments on existing loans were required however, and money rapidly disappeared from circulation. Goods were available to be purchased, jobs waiting to be done, but the lack of money brought the nation to a standstill. By this simple ploy America was put in a "depression" and the greedy Bankers took possession of hundreds of thousands of farms, homes, and business properties. The people were told, "times are hard," and "money is short." Not understanding the system, they were cruelly robbed of their earnings, their savings, and their property.

## **Money For Peace? No! Money For War? YES!**

World War II ended the "depression." The same Bankers who in the early 30's had no loans for peacetime houses, food and clothing, suddenly had unlimited billions to lend for Army barracks, K-rations and uniforms! A nation that in 1934 couldn't produce food for sale, suddenly could produce food and guns. Then send it for free to Russia and England to fight Germany and Japan! With the sudden increase in money, people were hired, farms sold their produce, factories went to two shifts, mines re-opened, and "The Great Depression" was over! Some politicians were blamed for it and others took credit for ending it. The truth is the lack of money (caused by the Bankers) brought on the depression, and adequate money ended it. The people were never told that simple truth. In this article we will show how these same Bankers who control our money and credit have used their control to plunder America and place us in bondage.

## Power To Coin And Regulate Money

When we can see the disastrous results of an artificially created shortage of money, we can better understand why our **Founding Fathers**, who understood both money and God's Laws, insisted on placing the power to "create" money and the power to control it only in the hands of the Federal Congress. They **believed** that all citizens should share in the profits of its "creation" and therefore **the national government must be the only creator of money**. They further believed that all citizens, of whatever State or Territory, or station in life would benefit by an adequate and stable currency and therefore, the national government must also be, by law, the only controller of the value of money. Since the Federal Congress was the only legislative body subject to all the citizens at the ballot box, it was, to their minds, the only safe depository of so much profit and so much power. They wrote it out in the simple, but all- inclusive: "Congress shall have the Power to Coin Money and Regulate the Value Thereof."

## How The People Lost Control To The Privately Owned Federal Reserve

Instead of the Constitutional method of creating our money and putting it into circulation, we now have an entirely unconstitutional system. This has resulted in almost disastrous conditions, as we shall see.

Since our money was handled both legally and illegally before 1913, we shall consider only the years following 1913, since from that year on, ALL of our money has been created and issued by an illegal method that will eventually destroy the United States if it is not changed.

Prior to 1913, America was a prosperous, powerful, and growing nation, at peace with its neighbors and the envy of the world. But, in **December of 1913**, Congress, **with many members away for the Christmas holidays, passed** what has since been known as **the Federal Reserve Act**. Omitting the burdensome details, it simply **authorized the establishment of a privately owned national bank deceptively named The Federal Reserve Corporation**. It had a Board of Directors (The Federal Reserve Board) to run it, and the United States was divided into 12 Federal Reserve "Districts." This simple, but terrible, law completely removed from Congress the right to "create" money or to have any control over its "creation," and gave that function to the Federal Reserve Corporation.

This was done with appropriate fanfare and propaganda that this would "remove money from politics" (they didn't say "and therefore from the people's control") and prevent "Boom and Bust" from hurting our citizens. The people were not told then, and most still do not know today, that the Federal Reserve Corporation is a private corporation controlled by bankers and operated for the financial gain of the bankers over the people rather than for the good of the people. The word "Federal" was used only to deceive the people.

## **More Disastrous Than Pearl Harbor**

Since that "day of infamy," more disastrous to us than Pearl Harbor, the small group of "privileged" people who lend us "our" money have accrued to themselves all of the profits of printing our money - and more! Since 1913 they have "created" tens of billions of dollars in money and credit, which, as their own personal property, they then lend to our government and our people at interest.

## **They Print It - We Borrow It - And Pay Them Interest**

We shall start with the need for money. The Federal Government, having spent more than it has taken from its citizens in taxes, needs, for the sake of illustration, \$1,000,000,000. Since it does not have the money, and Congress has given away its authority to "create" it, the Government must go the "creators" for the \$1 billion. But, the Federal Reserve, a private corporation, doesn't just give its money away! The Bankers are willing to deliver \$1,000,000,000 in money or credit to the Federal Government in exchange for the Government's agreement to pay it back- with interest!

So Congress authorizes the Treasury Department to print \$1,000,000,000 in U.S. Bonds, which are then delivered to the Federal Reserve Bankers. The Federal Reserve then pays the cost of printing the \$1,000,000,000 (about \$1,000) and makes the exchange. The Government then uses the money to pay its obligations.

What are the results of this fantastic scam? Well, \$1 billion in Government bills are paid all right, but the Government has now indebted the citizens to the Bankers for \$1 billion on which the taxpayers must pay interest! Tens of thousands of such transactions have taken place since 1913 so that by the 1980's, the U.S. Government is indebted to the Bankers forever \$1,000,000,000,000 (trillion) on which the people pay over \$100 billion a year just in interest alone with no hope of ever paying off the principal.

Unless we repent of this sin, our children and following generations will pay forever and forever!

## **And There's More**

You say, "This is terrible!" Yes, it is, but we have shown only part of the sordid story. Under this evil system, those United States Bonds have now become "assets" of the Banks in the Reserve System which they then use as "reserves" to "create" more "credit" to lend.

Current "reserve" requirements allow them to use that \$1 billion in bonds to "create" as much as \$15 billion in new "credit" to lend to States, Municipalities, to individuals and businesses. Added to the original \$1 billion, they could have \$16 billion of "created credit" out in loans paying them interest with their only cost being \$1,000 for printing the original \$1 billions!

Since the U.S. Congress has not issued Constitutional money since 1863 (over 100 years), in order for the people to have money to carry on trade and commerce they are forced to borrow the "created credit" of the Monopoly Bankers and pay them usury-interest!

## **And There's Still More**

In addition to the vast wealth drawn from the public through this almost unlimited usury, the Bankers who control the money at the top are able to approve or disapprove large loans to large and successful corporations to the extent that refusal of a loan will bring about a reduction in the price that that Corporation's stock sells for on the market.

After depressing the price, the Bankers' agents can buy large blocks of the stock, after which the sometimes multi-million dollar loan is approved, the stock rises, and is then sold for a profit. In this manner billions of dollars are made with which to buy more stock. This practice is so refined today that the Federal Reserve Board need only announce to the newspapers an increase or decrease in their "rediscount rate" to send stocks up and down as they wish.

Using this method since 1913, the Bankers and their agents have purchased secret or open control of almost every large corporation in America. Using that control, they then force the corporations to borrow huge sums from their banks so that corporation earnings are siphoned off in the form of interest to the banks. This leaves little as actual "profits" which otherwise would have been paid as dividends. The banks reap billions in interest from corporate loans. The result, the bankers get almost all of the companies profits, while individual stockholders are left holding the bag.

The millions of working families of America are now indebted to the few thousand Banking Families for twice the assessed value of the entire United States. And these Banking Families obtained that debt against us for the cost of paper, ink, and bookkeeping!

## **The Interest Amount Is Never Created**

The only way new "money" goes into circulation in America is when it is borrowed from Bankers. When the State and people borrow large sums, we seem to prosper. However, the Bankers "create" only the amount of the principal of each loan, never the extra amount needed to pay the interest.

Therefore, the new money never equals the new debt added. The amounts needed to pay the interest on loans is not "created," and therefore does not exist!

Under this kind of a system, where new debt always exceeds the new money no matter how much or how little is borrowed, the total debt increasingly outstrips the amount of money available to pay the debt. *The people can never, ever get out of debt!* An example will show the viciousness of this usury-debt system with its "built-in" unpayable debt.

## **If \$60,000 Is Borrowed, \$255,931.20 Must Be Paid Back**

When a citizen goes to a Banker to borrow \$60,000 to purchase a home or a farm, the Banker agent has the borrower agree to pay back the loan plus interest. At 14% interest for 30 years, the Borrower must agree to pay \$710.92 per month for a total of \$255,931.20. The Banker then requires the citizen to assign to the Banker the right of ownership of the property if the Borrower does not make the required payments. The Bank then gives the Borrower a \$60,000 check or a

\$60,000 deposit slip crediting the Borrower's checking account with \$60,000. The Borrower then writes checks to the builder, subcontractors, etc., who in turn write checks. \$60,000 of new "checkbook" money is thereby added to "money in circulation." However, and this is the fatal flaw in a usury system, the only new money created and put into circulation is the amount of the loan, \$60,000. The money to pay the interest is not created, and therefore was not added to "money in circulation." Even so, this Borrower (and those who follow him in ownership of the property) must earn and take out of circulation \$255,931, almost \$200,000 more than he put in circulation when he borrowed the original \$60,000! (By the way, it is this interest which cheats all families out of nicer homes. It is not that they can't afford them; it is because the Banker's usury forces them to pay for 4 homes to get one!)

## **Musical Chairs**

With each round someone is stuck without a chair. Every new loan puts the same process in operation. Each borrower gives a mortgage and adds a small sum to the total money supply when he borrows. But, because of interest, the payments on the loan take away a much larger sum from the total money supply. There is therefore no way all debtors can pay off the money-lenders. As they pay the principal and interest, the money in circulation disappears. Someone will not be able to meet his mortgage payments. He will lose his "chair". All the people can do is struggle against each other, borrowing more and more from the money-lenders each generation. The Bankers, who produce nothing of value, slowly, then more rapidly, gain a death grip on the land, buildings, and present and future earnings of the whole working population. (They take ownership of all the chairs.) Proverbs 22:7 has come to pass in America. The borrowers have become the servants of the lenders. No wonder God Almighty forbids interest on loans.

## **Small Loans Do The Same Thing**

If you haven't quite grasped the impact of the above, let us consider a small auto loan for 3 years at 18% interest.

**Step 1:** Citizen borrows \$5,000 and pays it into circulation (it goes to the dealer, factory, miner, etc.) and he signs a note agreeing to pay the Banker \$6,500.

**Step 2:** Citizen pays \$180 per month of his earnings to the Banker. In 3 years he will take out of circulation \$1,500 more than his loan put in circulation. (\$5,000 in, \$6,500 out.)

Every loan of Banker "created" money (credit) causes the same thing to happen. Since this has happened millions of times since 1913 (and continues today), you can see why America has gone from a prosperous, debt-free nation to a debt-ridden nation where practically every home, farm and business is mortgaged to some Banker. The usury-tribute paid to the Bankers on personal, local, State and Federal debt totals more than the combined earnings of 25% of the working people. Soon it will be 50% and continue up.

## **This Is Why Bankers Prosper - In Good Times Or Bad**

In the millions of transactions made each year like those above, little actual currency changes hands, nor is it necessary that it do so. 95% of all "cash" transactions in the U.S. are by check, so the Banker is perfectly safe in "creating" that so-called "loan" by writing the check or deposit slip, not against actual money, but against your promise to pay it back! The cost to him is paper, ink and a few dollars in salaries and office costs for each transaction. It is "check-kiting" on an enormous scale. The profits increase rapidly, year after year.

## **The Cost To You? Eventually, Everything!**

In 1910 the U.S. Federal debt was only \$1 billion, or \$12.40 per citizen. State and local debts were practically non-existent. By 1920, after only 6 years of Federal Reserve shenanigans, the Federal debt had jumped to \$24 billion, or \$228 per person. In 1960 the Federal debt reached \$284 billion, or \$1,575 per citizen and State and local debts were mushrooming. By 1981 the Federal debt passed \$1 trillion and was growing exponentially as the Banker's tripled the interest rates.

State and local debts are now more than the Federal, and with business and personal debts totaled over \$6 trillion, 3 times the value of all land and buildings in America. If we signed over to the money-lenders all of America we would still owe them 2 more Americas (plus their usury, of course!) However, they are too cunning to take title to everything. They will instead leave you with an "illusion of ownership" so you and your children will continue to work for them and pay the Bankers more of your earnings on ever-increasing debts.

The "establishment" has captured our people with their ungodly system of usury and debt as certainly as if they had marched in with a uniformed army. The borrower must pay back more than he borrowed; so bankers always get back more than they lend!

## **For The Gamblers Among My Readers**

To grasp the truth that periodic withdrawal of money through interest payments will inexorably transfer all wealth in the nation to the receiver of interest, imagine yourself in a poker or dice game where everyone must buy the chips (the medium of exchange) from a "banker" who does not risk chips in the game, but watches the table and every hour reaches in and takes 10% to 15% of all the chips on the table. As the game goes on, the amount of chips in the possession of each player will go up and down with his "luck." However, the total number of chips available to play the game (carry on trade and business) will decrease rapidly. The game will get low on chips, and some will run out. If they want to continue to play, they must buy or borrow them from the "banker." The "banker" will sell (lend) them only if the player signs a "mortgage" agreeing to give the "banker" some real property (car, home, farm, business, etc.) if he cannot make periodic payments to pay back all of the chips plus some extra ones (interest). The payments must be made on time, whether the player wins (makes a profit) or not.

It is easy to see that no matter how skillfully you play, eventually the "banker" will end up with all of the chips, and except for the very best players, the rest, if they stay in long enough, will lose to the "banker" their homes, their farms, their businesses. Lose their cars, watches,

rings, the shirts off their backs and the un-read Bible on the end table! Our real-life situation is much worse than any poker game.

In a poker game none is forced to go into debt, and anyone can quit at any time and keep whatever he still has. But in real life, even if we borrow little ourselves from the Bankers, the local, State, and Federal governments borrow billions in our name, then tax away our earnings to pay it back to the Bankers with interest. We are forced to play the game, and none can leave except by death. We pay as long as we live. Our children pay after we die. If we cannot pay, the same government sends the police to take our property and give it to the Bankers. The Bankers risk nothing in the game; they just collect their percentage and "win it all." In Las Vegas and at other gambling centers, all games are "rigged" to pay the owner a percentage, and they rake in millions.

The Federal Reserve Bankers' "game" is also rigged, and it pays off, not in millions, but in billions! In recent years Bankers added real "cards" to their game. "Credit" cards are promoted as a convenience and a great boon to trade. Actually, they are ingenious devices by which Bankers collect 2% to 5% of every retail sale from the seller and 18% interest from buyers. A real "stacked" deck! Yes, It's Political, Too!: Democrat, Republican, and Independent voters who have wondered why politicians always spend more tax money than they take in should now see the reason. When they begin to study our "debt- money" system, they soon realize that these politicians are not the agents of the people but are now the agents of the Bankers, for whom they plan ways to place the people further in debt.

It takes only a little imagination to see that if Congress had been "creating," and spending or issuing into circulation the necessary increase in the money supply, there would be no national debt, and the over \$4 Trillion of other debts would be practically non-existent. Since there would be no original cost of money except printing, and no continuing costs such as interest, Federal taxes would be almost nil. Money, once in circulation, would remain there and go on serving its purpose as a medium of exchange for generation after generation and century after century, just as coins do now, with no payments to the Bankers whatever!

## **Mounting Debts And Wars**

But, instead of peace and debt-free prosperity, we have ever mounting debt and periodic wars. We as a people are now ruled by a system of Banker-owned Mammon that has usurped the mantle of government, disguised itself as our legitimate government, and set about to pauperize and control our people. It is now a centralized, all-powerful political apparatus whose main purposes are promoting war, spending the peoples' money, and propagandizing to perpetuate itself in power.

Our two large political parties have become its servants, the various departments of government its spending agencies, and the Internal Revenue its collection agency. Unknown to the people, it operates in close cooperation with similar apparatuses in other nations, which are also disguised as "governments." Some, we are told, are friends. Some, we are told, are enemies. "Enemies" are built up through international manipulations and used to frighten the American people into going billions of dollars more into debt to the Bankers for military preparedness, foreign aid, welfare, minority rights, etc.. Citizens, deliberately confused by brainwashing propaganda, watch helplessly while our politicians give our food, goods, and money to Banker-controlled alien governments under the guise of "better relations" and "easing tensions."

Our Banker-controlled government takes our finest and bravest sons and sends them into foreign wars, where tens of thousands are murdered, and hundreds of thousands are crippled. Other thousands are morally corrupted, addicted to drugs, and infected with venereal and other diseases, which they bring back to the United States. When the "war" is over, we have gained nothing, but we are scores of billions of dollars more in debt to the Bankers, which was the reason for the "war" in the first place!

## **And There's More**

The profits from these massive debts have been used to erect a complete and almost hidden economic and political colossus over our nation. They keep telling us they are trying to do us "good," when in truth they work to bring harm and injury to our people. These despots know it is easier to control and rob an ill, poorly-educated and confused people than it is a healthy and intelligent population, so they deliberately prevent real cures for diseases, they degrade our educational systems, and they stir up social and racial unrest. For the same reason they favor drug use, alcohol, racial intermarriage, sexual promiscuity, abortion, pornography, and crime. Everything which debilitates the minds and bodies of the people is secretly encouraged, as it makes the people less able to oppose them or even to understand what is being done to them.

Family, morals, love of Country, the Christian religion, all that is honorable is being swept away, while they try to build their new, subservient man. Our new "rulers" are trying to change our whole racial, social, religious, and political order, but they will not change the debt-money economic system by which they rob and rule. Our people have become tenants and "debt-slaves" to the Bankers and their agents in the land our fathers conquered. It is conquest through the most gigantic fraud and swindle in the history of mankind.

## **And we remind you again**

The key to their wealth and power over us is their ability to create "money" out of nothing and lend it to us at interest. If they had not been allowed to do that, if the Pastors would have taught God's Law, they would never have gained secret control of our nation. How true Solomon's words are: "The rich ruleth over the poor, and the borrower is servant to the lender" (Proverbs 22:7). God Almighty warned in the Bible that one of the curses which would come upon His People for disobeying His Laws was: The stranger that is within thee shall get up above thee very high; and thou shalt come down very low. He shall Lend to thee, and thou shalt not lend to him; he shall be the head, and thou shalt be the tail. (Deut. 28: 44-45). Most of the owners of the largest banks in America are of Eastern European ancestry and connected with the Rothschild European banks. Has that warning come to fruition in America?

## **A Debt-Free America**

If we had debt-free and interest-free money, there would be no high and confiscatory taxation, our homes would be mortgage free with no \$10,000-a-year payments to the Bankers, nor would they get \$1,000 to \$2,500 per year from every automobile on our roads. We would

need no "easy payment" plans, no "revolving" charge accounts, no loans to pay medical or hospital bills, no loans to pay taxes, no loans to pay for burials, no loans to pay loans, nor any of the thousand and one usury-bearing loans which now suck the life-blood of American families. There would be no unemployment, no divorces caused by debt, no destitute old people, or mounting crime, and even the so-called "deprived" classes would not be deprived of either a job or money to buy the necessities of life. Criminals could not become politicians, nor would politicians become criminals in the pay of the Moneylenders. Our officials, at all government levels, would be working for the people instead of devising means to spend more money to place us further in debt to the Bankers. We would get out of the entangling foreign alliances that have engulfed us in four major wars and scores of minor wars since the Federal Reserve Act was passed, alliances which are now used to prevent America from preparing her own defense in the face of mounting danger from alien powers.

A debt-free America would mean mothers would not have to work. With mother at home, juvenile delinquency would decrease rapidly. The elimination of the usury and debt would be the equivalent of a 50% raise in the purchasing power of every worker. With this cancellation of all debts, the return to the people of all the property and wealth the parasitic Bankers and their quasi-legal agents have stolen by usury and fraud, and the ending of their theft of \$300 Billion (or more) every year from the people, America would be prosperous and powerful beyond the wildest dreams of its citizens today. And we would be at peace! (For a Bible example of cancellation of debts to money lenders and restoration of property and money to the people, read Nehemiah 5: 1-13.)

## **Why You Haven't Known**

We realize this small, and necessarily incomplete, article on money may be charged with oversimplification. Some may say that if it is that simple the people would have known about it, and it could not have happened. But this money-lenders' conspiracy is as old as Babylon, and even in America it dates far back before the year 1913. Actually, 1913 may be considered the year in which their previous plans came to fruition, and the way opened for complete economic conquest of our people. The conspiracy is old enough in America so that its agents have been, for many years, in positions such as newspaper publishers, editors, columnists, church ministers, university presidents, professors, textbook writers, labor union leaders, movie makers, radio and TV commentators, politicians from school board members to U.S. presidents, and many others.

## **Controlled News And Information**

These agents control the information available to our people. They manipulate public opinion, elect whom they will locally and nationally, and never expose the crooked money system. So-called "economic experts" write syndicated columns in hundreds of newspapers, craftily designed to prevent the people from learning the simple truth about our money system. Commentators on radio and TV, preachers, educators, and politicians blame the people as wasteful, lazy, or spend-thrift, and blame the workers and consumers for the increase in debts and the inflation of prices, when they know the cause is the debt-money system itself. Our people are literally drowned in charges and counter-charges designed to confuse them and keep them from understanding the unconstitutional and evil money-system that is so efficiently and silently

robbing the farmers, the workers, and the businessmen of the fruits of their labors and of their freedoms.

When some few conservative people or organizations who know the truth begin to expose them or try to stop any of their mad schemes, they are ridiculed and smeared as "right-wing extremists," "super-patriots," "ultra-rightists," "bigots," "racists," even "fascists" and "anti-semites." Any name is used which will cause them to shut up or will at least stop other people from listening to the warning they are giving.

Articles and books such as you are now reading are kept out of schools, libraries, and book stores. Some, who are especially vocal in their exposure of the treason against our people, are harassed by government agencies such as the EPA, OSHA, ATF, the IRS, and others, causing them financial loss or bankruptcy. Using the above methods, they have been completely successful in preventing most Americans from learning the things you have read in this pamphlet. However, in spite of their control of information, they realize many citizens are learning the truth. Therefore, to prevent violence or armed resistance to their plunder of America, they plan to register all firearms and eventually to disarm all citizens. They have to eliminate most guns, except those in the hands of their government police and army.

## **Tell The People**

The "almost hidden" conspirators in politics, religion, education, entertainment, and the news media are working for a Banker-owned United States in a Banker-owned world under a Banker-owned World Government! Love of Country, compassion for your Race, and concern for your children should make you deeply interested in this, America's greatest problem, for our generation has not suffered under the "yoke" as the coming generations will. Usury and taxes will continue to take a larger and larger part of the annual earnings of the people and put them into the pockets of the Bankers and their political Agents. Increasing "government" regulations will prevent citizen protest and opposition to their control.

Is it possible that your grandchildren will own neither home nor car, but will live in "government-owned" apartments and ride to work in "government owned" buses (both paying usury to the Bankers), and be allowed to keep just enough of their earnings to buy a minimum of food and clothing while their Rulers wallow in luxury? In Asia and eastern Europe it is called "communism" in America it is called "Democracy" and "Capitalism." (As opposed to Free Enterprise.)

America will not shake off her Banker-controlled dictatorship as long as the people are ignorant of God's Law on interest and the hidden controllers. International financiers, who control most of the government of the nations and most sources of information, seem to have us completely within their grasp. They are afraid of only one thing: an awakened conservative citizenry, armed with God's Law and Imprecatory Prayer trusting in Almighty God for deliverance. May Jesus Christ both enlighten and have mercy on America.

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For further reading on the subject of usury banking we highly recommend the book *War Cycles / Peace Cycles* by Richard Kelly Hoskins. Available from Virginia Publishing Company for \$10.00.

## War Cycles / Peace Cycles by Richard Kelly Hoskins

Richard Kelly Hoskins has spent more than a quarter of a century working with Wall Street. His articles have been published in newspapers and magazines across the nation. This book may very well be the survival handbook of this generation. Cyclical interpretations of the boom/bust phenomenon that has dogged organized economies since antiquity are in vogue once again. This one, by stock broker and financial consultant Hoskins, examines the process in the light of time-dishonored manipulation by international usurers, from Babylon to today's Wall Street. War Cycles/Peace Cycles lists the best investments to buy in the War Phase and the best in the Peace Phase. War Cycles/Peace Cycles shows how you can take over the U.S. trillion dollar debt and make 30 billion a year on the deal -FREE- if you have the right contacts. War Cycles/Peace Cycles projects the proper time to buy a house with very little money. War Cycles/Peace Cycles gives the history of municipal bond defaults. War Cycles/Peace Cycles gives the history of the major 50 year cycles in American going back to 1750. War Cycles/Peace Cycles gives the history of the gold price in the U.S. and how Jay Gould almost cornered gold. War Cycles/Peace Cycles lists land booms when land prices went from \$800 an acre down to \$1.25 an acre and back to \$600 an acre. War Cycles/Peace Cycles gives the history of the Bank of Amsterdam - the largest bank in the world. It neither paid nor received interest. War Cycles/Peace Cycles shows how NY banks control business, media, and colleges as well as their faculties. War Cycles/Peace Cycles shows why defeated kings and rulers must be killed.

A few reports from Readers:

"...a new book...by Richard Hoskins...It is very, very good...he reveals that in 1780 there were only two interest banks in the new United States. Most of our colonial forefathers lived their whole lives in peace and prosperity without ever doing business with a bank! Today most Americans would think that was impossible." -Sheldon Emry, AMERICA'S PROMISE Newsletter

"We were VERY impressed with your book...Grandmother said that it answered the one question she had in college...WHY? She didn't believe that Jenkins War was over a man's ear or that an assassination in Austria could cause the whole world to explode into WW I." - Grandfather's Newsletter

"The immediate earthquake in our present banking system...is clearly dealt with in Richard Hoskins' "War Cycles/Peace Cycles."" -Dr. Otis B. Read, Jr. NEWS & VIEWS Newsletter

"...War Cycles / Peace Cycles...is the work of a dedicated historian and excellent prose writer, well worth the price." -Edward T. Yorke, FINANCIAL NEWS ANALYSIS

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## **Liberal elites are above the law - the U.S. Senate says so!**

*by Tom Russell*

The U. S. Senate has determined that the laws of our nation do not apply to the ruling "elite". The liberal political hacks within the Senate voted not to convict Bill Clinton of perjury and

obstruction of justice though they stated in various ways that his sexual involvement with Monica Lewinsky was reprehensible, and that his commission of perjury before the grand jury in the Paula Jones sexual harassment suit was undeniable. (D) Senator Robert Byrd concluded that President Clinton had committed crimes that rose to the level of impeachable offenses but, in the best interest of the country, would vote not to convict. So it is in the best interest of the country to keep a man who has lied before a grand jury in the White House. Only a "To the bone" politician could conclude that.

The Magna Carta established almost eight hundred years ago that both rulers and citizens would be equally subject to the law. This action merely affirmed that which God's word had required all along, that all are equal before the law and law applies equally to all. The U.S. Senate has nullified not only an 800 year old legal precedent, but a pattern of legal accountability that originated in the mind of God.

This leaves us with two choices, will we be a nation of law peopled by citizens, or a nation of serfs ruled by liberal elites.

If we choose citizenship then we must assume the personal responsibility of defending this republic and the liberties we cherish. We must identify the most responsible method of action, then we must act. We must not only vote, we must vote right, and encourage others to do the same. We must demand of those who that rule they rule according to the Constitution. The blindfold of lady justice has been removed, it must be replaced so that justice and the rule of law reigns supreme.

If the extent of our involvement in the affairs of our nation is watching Dan Rather and the Wheel of Fortune, then slavery is our fate. If we are content to leave the destiny of this great nation in the hands of the House of Representatives, the Senate, the Presidency, then the rule of law is dead and despots will rule instead.

Choose correctly now, or your children and grandchildren will have no choice.

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